

What is claimed is:

1. A system for distributing personal identification numbers (PINs) comprising:
a plurality of client terminals, each of said plurality of client terminals being capable of
5 requesting and receiving PINs;
a plurality of servers operatively coupled to said plurality of client terminals, each of said
servers including a corresponding one of a plurality of PIN inventories, wherein each of said
servers is capable of sending PINs to at least one of said plurality of client terminals; and
a hub operatively coupled to each of said servers, wherein said hub is configured to send
10 PINs to each of said plurality of servers for inclusion within said PIN inventories.
2. The system of claim 1 wherein said plurality of servers are geographically dispersed.
3. The system of claim 1 wherein each of said plurality of servers is configured to send
15 PINs to said hub.
4. The system of claim 3 wherein at least one of said plurality of servers is configured to
send PINs to said hub in anticipation of going offline.
- 20 5. The system of claim 1 wherein said hub is configured to request a quantity of PINs
from at least one of said plurality of servers in response to another of said plurality of servers
requesting at least said quantity of PINs.
6. The system of claim 1 wherein said hub includes a central dealer database and each of
25 said plurality of servers includes a corresponding one of a plurality of dealer databases, and
wherein said hub is configured to synchronize said central dealer database with said plurality of
dealer databases so that each of said plurality of dealer databases includes substantially current
dealer information.
- 30 7. The system of claim 1 wherein said hub includes a central PIN inventory including a
plurality of PIN varieties.

8. The system of claim 7 wherein said hub is configured to distribute PINs in said central PIN inventory to at least one of said plurality of servers in advance of said hub going offline.

5 9. The system of claim 1 wherein each of said plurality of servers tracks a quantity of at least one of a plurality of PIN varieties and requests additional quantities of said at least one of said plurality of PIN varieties in response to said quantity of said at least one of said plurality of PIN varieties falling below a low-watermark.

10 10. A method for distributing personal identification numbers (PINs) through a distribution network including a plurality of servers, each of said servers being operatively coupled to at least one of a plurality of client terminals, the method comprising:

 receiving at a hub, from one of said plurality of servers, a request for a quantity of PINs;

 sending from said hub said quantity of PINs to said one of said plurality of servers
15 wherein each of said plurality of servers is configured to send PINs to at least one of said plurality of client terminals;

 requesting another quantity of PINs from another one of said plurality of servers; and

 receiving at said hub said other quantity of PINs from said other one of said plurality of servers.

20 11. The method of claim 10 wherein said requesting is in response to said receiving, from said one of said plurality of servers, said request for said quantity of PINs, and wherein said quantity of PINs are obtained from said other quantity of PINs thereby moving said quantity of PINs from said other one of said plurality of servers to said one of said plurality of servers.

25 12. The method of claim 11 wherein said request for a quantity of PINs from said one of said plurality of servers is in response to an inventory of PINs at said one of said plurality of servers falling below a low-watermark, and wherein said receiving said other quantity of PINs from said other one of said plurality of servers is in response to another inventory of PINs at said
30 other one of said plurality of servers being above a high-watermark.

13. The method of claim 10 including sending, in advance of said hub going offline, an inventory of PINs from said hub to at least one of said plurality of servers.

14. The method of claim 10 including receiving from said one of said plurality of
5 servers, in advance of said one of said plurality of servers going offline, an inventory of PINs from said one of said plurality of servers.

15. A method for managing an inventory of PINs in a PIN distribution network, the
distribution network including a hub coupled to a plurality of servers, each of said servers
10 coupled to at least one of a plurality of client terminals, the method comprising:

dynamically allocating PINs of said inventory of PINs among said plurality of servers so
as to substantially maintain a quantity of PINs at each server at a desired level for each server;
and

acquiring additional PINs at the hub in response to at least one PIN in said inventory
15 being distributed to at least one user from at least one of said plurality of client terminals.

16. The method of claim 15 including:

maintaining a central dealer database at said hub,

synchronizing said central dealer database with each of a plurality of dealer databases
20 located at a corresponding one of said plurality of servers so as to maintain substantially the
same dealer information at each of said plurality of servers as is present at said hub.

17. The method of claim 15 wherein said dynamically allocating includes receiving a
portion of said inventory located at one of said plurality of servers and sending said portion of
25 said inventory to another of said plurality of servers.

18. The method of claim 17 wherein said receiving is in response to said one of said
plurality of servers going offline.

19. The method of claim 17 wherein the sending is in response to said quantity of PINs at said other of said plurality of servers falling below said desired level for said other of said plurality of servers.

5 20. The method of claim 15 wherein said dynamically allocating includes sending a portion of said inventory from said hub to at least one of said plurality of servers.

21. The method of claim 20 wherein said sending said portion of said inventory is in response to said hub going offline.

10 22. The method of claim 20 wherein said sending said portion of said inventory is in response to said quantity of PINs at said at least one of said plurality of servers falling below said desired level for said at least one of said plurality of servers.

15 23. A system for managing an inventory of PINs in a PIN distribution network, the distribution network including a hub coupled to a plurality of servers, each of said servers coupled to at least one of a plurality of client terminals, the system comprising:

 means for dynamically allocating PINs of said inventory of PINs among said plurality of servers so as to substantially maintain a quantity of PINs at each server at a desired level for each
20 server; and

 means for acquiring additional PINs at the hub in response to at least one PIN in said inventory being distributed to at least one user from at least one of said plurality of client terminals.

25 24. The system of claim 23 including:

 means for maintaining a central dealer database at said hub,

 means for synchronizing said central dealer database with each of a plurality of dealer databases located at a corresponding one of said plurality of servers so as to maintain substantially the same dealer information at each of said plurality of servers as is present at said
30 hub.

25. The system of claim 23 wherein said means for dynamically allocating includes means for receiving a portion of said inventory located at one of said plurality of servers and means for sending said portion of said inventory to another of said plurality of servers.

5 26. The system of claim 25 wherein said means for receiving includes means for receiving said portion of said inventory in response to said one of said plurality of servers going offline.

10 27. The system of claim 25 wherein said means for sending includes means for sending said portion of said inventory in response to said quantity of PINs at said other of said plurality of servers falling below said desired level for said other of said plurality of servers.

15 28. The system of claim 23 wherein said means for dynamically allocating includes means for sending a portion of said inventory from said hub to at least one of said plurality of servers.

20 29. The system of claim 28 wherein said means for sending said portion of said inventory includes means for sending said portion of said inventory in response to said hub going offline.

25 30. The system of claim 28 wherein said means for sending said portion of said inventory includes means for sending said portion of said inventory in response to said quantity of PINs at said at least one of said plurality of servers falling below said desired level for said at least one of said plurality of servers.

31. A method of distributing a personal identification number (PIN) through a client terminal, comprising:

generating, at a server, a request for a PIN;

transmitting said request for said PIN from the server to a hub;

5 receiving said PIN at said server from said hub;

receiving, at said server, a client request for said PIN, wherein said client request is generated at said client terminal and transmitted to said server; and

sending said PIN to said client terminal in response to said client request.

10 32. The method of claim 31 wherein said generating is initiated in response to a PIN inventory of said server not having said PIN.

33. The method of claim 32 wherein said generating is in advance of the receiving of said client request at said server.

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34. The method of claim 33 including:

receiving, at said server, a hub request for another PIN, wherein said hub request is generated at said hub and transmitted to said server; and

sending said other PIN to said hub.

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35. The method of claim 31 including:

sending, in advance of going offline, PINs in a PIN inventory at said server to said hub.

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